

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Christopher M. Ginaldi
 Debtor

Case No. 16-17606-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Mar 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2017.

db
 13815694 +Christopher M. Ginaldi, 4518 Robbins Avenue, Philadelphia, PA 19135-3212
 13815698 +Capital One, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258
 +KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 13815700 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
 13815702 +NJ Motor Vehicle Commission, PO Box 160, Trenton, NJ 08666-0160
 13815701 New Jersey Surcharge Violation System, PO Box 4850, Trenton, NJ 08650-4850
 13815705 +PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
 13815706 +Philadelphia Sheriff's Office, 100 S. Broad Street, 5th Floor, Civil Unit,
 Philadelphia, PA 19110-1023
 13815707 +RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915-3019
 13815708 +US Bank National Association, 211 North Front Street, PO Box 15057,
 Harrisburg, PA 17105-5057
 13815709 +US Bank, N.A., 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Mar 10 2017 20:14:21 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 10 2017 20:13:22
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 10 2017 20:14:00 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13815695 E-mail/Text: bankruptcy@phila.gov Mar 10 2017 20:14:21 City of Philadelphia,
 Law Dept. Tax Unit, One Parkway Bldg. - Bankruptcy Group, 1515 Arch Street, 15th Floor,
 Philadelphia, PA 19102-1595
 13815696 +EDI: DISCOVER.COM Mar 10 2017 20:03:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 13815697 +E-mail/Text: bknotice@erccollections.com Mar 10 2017 20:13:46 ERC/Enhanced Recovery Corp,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 13815699 +EDI: RESURGENT.COM Mar 10 2017 20:03:00 LVNV Funding, Po Box 10497,
 Greenville, SC 29603-0497
 13815704 +E-mail/Text: bankruptcygroup@peco-energy.com Mar 10 2017 20:12:53 PECO,
 2301 Market Street, N3-1, Philadelphia, PA 19103-1380
 13815703 +E-mail/Text: blegal@phfa.org Mar 10 2017 20:13:45 Pa Housing Finance Age, Po Box 8029,
 Harrisburg, PA 17105-8029
 13815710 +E-mail/Text: james.feighan@phila.gov Mar 10 2017 20:14:54 Water Revenue Bureau,
 1401 JFK Blvd., Philadelphia, PA 19102-1663

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY, PURSUANT TO A TRUST INDENTURE DATED AS OF APRIL 1, 1982)
 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
 CHRISTIAN A. DICICCO on behalf of Debtor Christopher M. Ginaldi
 cdicicco@myphillybankruptcyllawyer.com, christianadicicco@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

DENISE ELIZABETH CARLON on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY, PURSUANT TO A TRUST INDENTURE DATED AS OF APRIL 1, 1982)
bkgroup@kmlawgroup.com
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Christopher M. Ginaldi
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0208**
EIN ---_____
Social Security number or ITIN _____
EIN ---_____
EIN ---_____
EIN ---_____

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-17606-amc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher M. Ginaldi

3/9/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.